

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

U.S. Bank National Association, as Trustee for Terwin
Mortgage Trust 2005-16HE, Asset-Backed Certificates,
Series 2005-16HE

In Re:

Ana S. Baptista,

Debtor



Order Filed on March 26, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-21786 VFP

Adv. No.:

Hearing Date: 3/1/18

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 26, 2018

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

(Page 2)

Debtor: Ana S. Baptista

Case No: 17-21786 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-16HE, Asset-Backed Certificates, Series 2005-16HE, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 57 Wilson Avenue Newark, NJ 07105, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Sarah J. Crouch, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 23, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2017 through March 2018 for a total post-petition default of \$16,143.24 (5 @ \$3,460.36, less suspense \$1,158.56); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$16,143.24 will be paid by Debtor remitting \$2,690.54 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on April 1, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2018, directly to Secured Creditor, Specialized Loan Servicing LLC, PO Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

(Page 3)

Debtor: Ana S. Baptista

Case No: 17-21786 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief
is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Ana S. Baptista
Debtor

Case No. 17-21786-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2018.

db Ana S. Baptista, 57 Wilson Ave, Newark, NJ 07105-3216

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-16HE, Asset-Backed Certificates, Series 2005-16HE dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kyle Francis Eingorn on behalf of Creditor National Loan Investors, LP keingorn@dbblegal.com
Marie-Ann Greenberg magecf@magtrustee.com
Michael E. Brown on behalf of Creditor National Loan Investors, LP mbrown@dbblegal.com
Nicholas Fitzgerald on behalf of Debtor Ana S. Baptista nickfitz.law@gmail.com
Sarah J. Crouch on behalf of Debtor Ana S. Baptista nickfitz.law@gmail.com, nadiafinancial@gmail.com; fitzgeraldnj@stratusbk.com; sarah@fitzgeraldcrouchlaw.com
Steven P. Kelly on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, as Trustee under Securitization Servicing Agreement dated as of October 1, 2004 Structured Asset Securities Corporation Fremont Home Loan Trust Mortgage Pass- Through C skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8